

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Anthony Michael Mucciolo
Debtor

Case No. 19-00739-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: LyndseyPr
Form ID: 3180W

Page 1 of 2
Total Noticed: 30

Date Rcvd: Jan 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2020.

db
5165344 +Anthony Michael Mucciolo, 117 Olsen Road, Stroudsburg, PA 18360-6956
+1ST NATIONAL BANK, 4140 E STATE STREET, HERMITAGE, PA 16148-3401
5165346 +AMERICAN WEB LOAN, 53 THIRD STREET, SAN FRANCISCO, CA 94103-3151
5165348 +AMERICAN EXPRESS, C/O GATESTONE, 1000 N WEST STREET SUITE 1200, WILMINGTON, DE 19801-1058
5186075 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5165351 FIRST NATIONAL BANK, 500 E 60TH ST N, SIOUX FALLS, SD 57104-0478
5165352 FIRST NATIONAL BANK DUNMORE, 102 E DRINKER STREET, DUNORE, PA 18512-2432
5194356 +FNCB Bank (formerly known as First National, Community Bank), 102 East Drinker Street, Dunmore, PA 18512-2432
5165353 +KML LAW GROUP, STE 5000-BNY INDEPEN CTR, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538
5165355 +LAKEVIEW LOAN SERVICING LLC, 4425 PONCE DELEON BLVD, MAIL STOP MX5/251, MIAMI, FL 33146-1837
5165358 +MARINER FINANCE, 8211 TOWN CENTER DR, NOTTINGHAM, MD 21236-5904
5165359 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976
(address filed with court: MET-ED, PO BOX 16001, READING, PA 19612-6001)
5190340 +Met Ed, Met Ed/FirstEnergy, 101 Crawfords Corner Rd, Bldg 1, Suite 1-511, Holmdel, NJ 07733-1976
5165362 POCONO MEDICAL CENTER, C/O COMPUTER CREDIT INC, PO BOX 5238, WINSTON SALEM, NC 27113-5238

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5165345 +EDI: GMACFS.COM Jan 04 2020 00:13:00 ALLY FINANCIAL, PO BOX 380901, BLOOMINGTON, MN 55438-0901
5165347 +EDI: AMEREXPR.COM Jan 04 2020 00:13:00 AMERICAN EXPRESS, PO BOX 981535, EL PASO, TX 79998-1535
5192399 EDI: GMACFS.COM Jan 04 2020 00:13:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004
5175830 EDI: BECKLEE.COM Jan 04 2020 00:13:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5165349 EDI: BANKAMER.COM Jan 04 2020 00:08:00 BANK OF AMERICA, PO BOX 982238, EL PASO, TX 79998-2238
5165350 EDI: CAPITALONE.COM Jan 04 2020 00:13:00 CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5179566 EDI: CAPITALONE.COM Jan 04 2020 00:13:00 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5186923 EDI: BL-BECKET.COM Jan 04 2020 00:13:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5165354 E-mail/Text: bncnotices@becket-lee.com Jan 03 2020 19:08:24 KOHLS/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5165356 E-mail/Text: camanagement@mtb.com Jan 03 2020 19:08:28 M & T BANK, PO BOX 1288, BUFFALO, NY 14240-1288
5165357 E-mail/Text: camanagement@mtb.com Jan 03 2020 19:08:28 M&T BANK, PO BOX 900, MILLSBORO, DE 19966
5194072 E-mail/Text: camanagement@mtb.com Jan 03 2020 19:08:28 M&T Bank, P.O. Box 840, Buffalo, NY 14240-840
5165360 EDI: CKSFINANCIAL.COM Jan 04 2020 00:13:00 ONE MAIN FINANCIAL, C/O CKS FINANCIAL, PO BOX 2856, CHESAPEAKE, VA 23327-2856
5165361 +EDI: AGFINANCE.COM Jan 04 2020 00:13:00 ONEMAIN, PO BOX 70912, CHARLOTTE, NC 28272-0912
5194360 EDI: PRA.COM Jan 04 2020 00:13:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5165363 +EDI: CITICORP.COM Jan 04 2020 00:13:00 THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5192709* +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Anthony Michael Mucciolo
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 4

Information to identify the case:

Debtor 1 Anthony Michael Mucciolo
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:19-bk-00739-RNO**

Social Security number or ITIN **xxx-xx-2849**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Order of Discharge

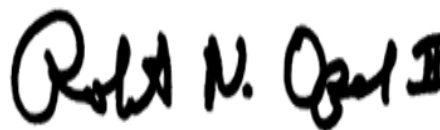
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony Michael Mucciolo
aka Anthony M. Mucciolo, aka Anthony Mucciolo

1/3/20

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: LyndseyPrice, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.